

United States Bankruptcy Court
Northern District of Ohio

In re:
Judith Michelle Santiago
Debtor

Case No. 22-51040-amk
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-5
Date Rcvd: Sep 08, 2022

User: bhemi
Form ID: pdf746

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db	+ Judith Michelle Santiago, 7832 Ranett Avenue, Hudson, OH 44236-1449
	+ Global Sourcing Group Inc, 44 Lakeside Suite 111, Attn: Payroll, Burlington, VT 05401-6022

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Sep 08 2022 20:41:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Andrews Federal Credit Union

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Keith Rucinski	efilings@ch13akron.com

Richard John LaCivita

District/off: 0647-5
Date Rcvd: Sep 08, 2022

User: bhemi
Form ID: pdf746

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Total Noticed: 3

on behalf of Creditor Andrews Federal Credit Union bknotice@reimerlaw.com rlacivita@ecf.courtdrive.com

Ryan R. McNeil

on behalf of Debtor Judith Michelle Santiago ryanmcneil@mcneilfirm.com

TOTAL: 3



ENTERED PURSUANT TO ADMINISTRATIVE ORDER NO. 19-03.
JOSHUA C. SELL, CLERK OF BANKRUPTCY COURT

BY: /s/ Brenda Heminger
Deputy Clerk

Dated: 10:12 AM September 8 2022

**THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

IN RE:

Judith Michelle Santiago

DEBTOR(S)

) CHAPTER 13
) CASE NO: 22-51040
)
) Alan M. Koschik
) BANKRUPTCY JUDGE
)
) ORDER FOR EMPLOYER DEDUCTIONS
) UPON Judith Michelle Santiago
) **Last 4 digits of SSN:3200**

CHAPTER 13

Keith L. Rucinski
Trustee
One Cascade Plaza,
Suite 2020
Akron, OH 44308
(330)762-6335
Fax
(330)762-7072

The Debtor has voluntarily filed a petition under Chapter 13 of Title 11 of the United States Code (Bankruptcy Code) and pursuant to 11 USC § 1306 the Debtor has assigned all future income to the jurisdiction of the US Bankruptcy Court.

NOTICE TO EMPLOYER:

As the Debtor's employer, you are required to withhold funds from the Debtor's wages in the amount authorized by this order on account of the Debtor's monthly payment to the Chapter 13 Trustee (the "Trustee") required by the Debtor's Chapter 13 plan (the "Chapter 13 Plan Payment"). The Debtor has voluntarily assigned his wages pursuant to the Debtor's Chapter 13 Plan and the Debtor's voluntary participation in a Chapter 13 bankruptcy case. Therefore, the amount of the Chapter 13 Plan Payment to be withheld is not subject to the garnishment limitations of Ohio Revised Code § 2716.

Garnishments for child support, alimony, and pension loans should continue, as well as deductions for income and payroll taxes. All other garnishments should be discontinued. Once the permitted garnishments are paid and taxes withheld, the employer should withhold funds sufficient to cover the Debtor's Chapter 13 Plan Payment and transmit those funds to the Trustee as provided in this order. If the Debtor's net wages are insufficient to pay the full Chapter 13 Plan Payment, the employer should withhold the entire balance of the Debtor's net wages and notify the Trustee that the full withholding cannot be completed. Unless there are insufficient net wages to cover the

Chapter 13 Plan Payment in full, the employer may not change the amount of the Chapter 13 Plan Payment.

THE EMPLOYER IS HEREBY ORDERED, until further order of the Court, to submit the required Chapter 13 Plan Payment to:

**OFFICE OF THE CHAPTER 13 TRUSTEE
KEITH L. RUCINSKI, CHAPTER 13 TRUSTEE
3600 MOMENTUM PLACE
CHICAGO, IL 60689-5336**

On-Line Option: Alternatively, employers may make payments to the Trustee electronically through Nationwide TFS. Nationwide TFS is a private company not affiliated in any way with the Trustee. The Trustee does not share any fees paid to Nationwide TFS. For more information, please visit: <https://tfsbillpay.com/employer>.

Note: To allow proper posting, the employer must include the Debtor's name and case number (please see the top of this pleading for case number) on all remittances.

The Chapter 13 Plan Payment may be deducted from all income, including paid leave, earned by the Debtor. The employer is directed to deduct from the Debtor's income the monthly Chapter 13 Plan Payment amount of **\$3800.00**. Based on the employer's pay cycle, this deduction begins on the next pay period, until further order by the Court. The following chart shows the correct per pay period amount that the employer must deduct from the Debtor's paycheck based on the pay cycle used by the employer to pay the Debtor.

Monthly	\$3,800.00
Semi-Monthly	\$1,900.00
Bi-Weekly	\$1,753.85
Weekly	\$876.92

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IT IS FURTHER ORDERED that the employer shall notify the Trustee if the Debtor's employment is terminated.

IT IS FURTHER ORDERED that the employer shall notify the Trustee if the Debtor is to receive any lump sum payment in addition to regular wages, such as bonuses, prior to making any lump sum payment to the Debtor.

IT IS FURTHER ORDERED that this order supersedes all prior wage deduction orders in this case that the employer has received from the US Bankruptcy Court.

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Respectfully submitted,

/s/ Keith L. Rucinski

Keith L. Rucinski, Chapter 13 Trustee
Ohio Reg. No. 0063137
Joseph A. Ferrise, Staff Attorney
Ohio Reg., No 0084477
One Cascade Plaza, Suite 2020
Akron, OH 44308
Tel 330.762.6335
Fax 330.762.7072

krucinski@ch13akron.com

jferrise@ch13akron.com

cc: **Judith Michelle Santiago**
7832 Ranett Avenue
Hudson, OH 44236

RYAN R MCNEIL ESQ (via ECF)

Keith L. Rucinski. Chapter 13 Trustee (via ECF)

GLOBAL SOURCING GROUP INC.
44 LAKESIDE, SUITE 111
BURLINGTON, VT 05401
(Via Regular Mail)

Office of the US Trustee (via ECF)

CONTACT INFORMATION

**If you have any questions regarding this
information please contact:**

Office of the Chapter 13 Trustee

330-762-6335

aroever@ch13akron.com

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